

REMARKS

In response to the Office Action dated April 28, 2008, Applicants respectfully request reconsideration based on the above amendments and the following remarks. Applicants respectfully submit that the claims as presented are in condition for allowance.

Claims 13-14 have been canceled, without prejudice or disclaimer, to expedite prosecution. Such cancellation should not be construed as acquiescence in any rejections.

Claims 1-12 and 15-23 have been rejected under 35 U.S.C. 102(e) as being allegedly anticipated by U.S. Patent No. 7,254,548 issued to Tannenbaum. (hereinafter "Tannenbaum"). This rejection is traversed for the following reasons.

Claim 1 recites, *inter alia*, "approving a request to execute the financial transaction without interaction from the primary user and issuing a notification to the primary user when the request to execute the financial transaction is approved." In embodiments, the transaction is approved without any input from the primary user (Applicants' Figure 4, step 408) and the primary user is notified of the transaction (Applicants' Figure 4, step 413). Tannenbaum fails to teach this feature. In Tannenbaum, a purchase is completed when a primary user responds positively (column 4, lines 9-24) which is contrary to claim 1 that recites "approving a request to execute the financial transaction without interaction from the primary user." Further, Tannenbaum fails to teach issuing a notification to the primary user when the request to execute the financial transaction is approved. In Tannenbaum, the primary user receives a message to approve a purchase, but does not receive a message when a purchase is automatically approved. Thus, Tannenbaum cannot anticipate claim 1.

For at least the above reasons, claim 1 is patentable over Tannenbaum. Claims 2-6 and 21 variously depend from claim 1 and are patentable over Tannenbaum for at least the reasons advanced with reference to claim 1.

Claims 7 and 15 recite features similar to those discussed above with reference to claim 1 and are patentable over Tannenbaum for at least the reasons advanced with reference to claim 1. Claims 8-12 and 22 and claims 16-20 and 23 depend from claims 7 and 15, respectively, and are considered patentable for at least the same reasons.

It is believed that the foregoing amendments and remarks fully comply with the Office Action and that the claims herein should now be allowable to Applicants.

Accordingly, reconsideration and allowance is requested. It is submitted that the foregoing amendments and remarks should render the case in condition for allowance.

If there are any additional charges with respect to this Amendment or otherwise, please charge them to Deposit Account No. 06-1130.

Respectfully submitted,

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